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TITLE: METHODS AND APPARATUS FOR REGENERATING A PREPAID TRANSACTION ACCOUNT

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ABSTRACT:

An improved system for "regenerating" or adding funds to a prepaid, remote memory account. The system includes a service provider network or host computer system including an account database of prepaid accounts. An integrated transaction card is issued to a consumer. One side of the card shows a prepaid telephone card for accessing the host computer system and an authorization code that allows access to the account database. The other side of the integrated transaction card is a transaction instrument, such as a prepaid transaction card, credit card, debit card, or the like. Information relating to the transaction instrument is stored at the host system so that a consumer may transfer funds from the transaction instrument to the prepaid phone card without the host system having to prompt the consumer for the necessary transfer information.

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